

**Board of Chiropractic Examiners**

2525 Natomas Park Drive, Suite 260  
Sacramento, California 95833-2931  
Telephone (916) 263-5355 FAX (916) 263-5369  
CA Relay Service TT/TDD (800) 735-2929  
Consumer Complaint Hotline (866) 543-1311  
[www.chiro.ca.gov](http://www.chiro.ca.gov)



## Pre-Paid Plans

In response to inquiries regarding use of pre-paid plans in chiropractic offices as a method of payment for services, the following information is provided:

- As a general rule, any pre-paid plan which involves the assumption of a risk may be the business of insurance. Persons or organizations intending to offer any pre-paid plan, whether for a certain number of visits or a certain period of time may be required to conform with the provisions of the **Insurance Code** and **Health & Safety Code**.
- Prior to instituting such a program, licensees must contact the following agencies for additional information and provide a detailed description of the proposed plan:

**Department of Corporations  
Division of Health Care  
Service Plans  
980 9th Street, Suite 500  
Sacramento, CA 95814-2725**

**Department of Insurance  
Legal Division  
45 Fremont Street  
San Francisco, CA 94105**

- Licensees are hereby notified that any attempt to implement a pre-paid plan without *first* obtaining an opinion regarding that plan from both the **Department of Corporations** and the **Department of Insurance** may be in violation of provisions of the Insurance and Health & Safety Codes and, therefore, subject to discipline for unprofessional conduct.
- Licensees who advocate or teach methods of using pre-paid plans without following and disseminating the above guidelines will be considered to have acted in an unprofessional manner and may be subject to disciplinary action.